

### 321.42 Lost or damaged certificates, cards, and plates — replacements.

1. If a registration card, plate, or pair of plates is lost or becomes illegible, the owner shall immediately apply for replacement. The fee for a replacement registration card is three dollars. The fee for a replacement plate or pair of plates other than a replacement of a special plate issued pursuant to [section 321.60](#) is five dollars. The fee for replacement of a special plate issued pursuant to [section 321.60](#) is forty dollars. When the owner has furnished information required by the department and paid the proper fee, a duplicate, substitute, or new registration card, plate, or pair of plates may be issued. The county treasurer or the department may waive the fee for a replacement plate if the plate is lost during a documented accident.

2. a. If a certificate of title is lost or destroyed, the owner or lienholder shall apply for a replacement copy of the original certificate of title. The owner or lienholder of a motor vehicle may also apply for a replacement copy of the original certificate of title upon surrender of the original certificate of title with the application. The application shall be made to the department or any county treasurer. The application shall be signed by the owner or lienholder and accompanied by a fee of thirty dollars.

b. After five days, the department or county treasurer shall issue a replacement copy using the applicant's most recent bona fide address; however, the five-day waiting period does not apply to an applicant who is a lienholder or to an applicant who has surrendered the original certificate of title to the department or county treasurer. The replacement copy shall be clearly marked "replacement" and shall include security interests and liens. When a replacement copy has been issued, the previous certificate is void. The department or county treasurer is not authorized to refund fees collected for a replacement title under [this section](#) or [section 321.52A](#).

c. If a security interest noted on the face of an original certificate of title was released by the lienholder on a separate form pursuant to [section 321.50, subsection 5](#), and the signature of the lienholder, or the person executing the release on behalf of the lienholder, is notarized, but the lienholder has not delivered the original certificate to the appropriate party as provided in [section 321.50, subsection 5](#), the owner may apply for and receive a replacement certificate of title without the released security interest noted thereon. The lienholder shall return the original certificate of title to the department or to any county treasurer.

d. A new purchaser or transferee is entitled to receive an original title upon presenting the assigned replacement copy to any county treasurer. At the time of purchase, a purchaser may require the seller to indemnify the purchaser and all future purchasers of the vehicle against any loss which may be suffered due to claims on the original certificate. A person recovering an original certificate of title for which a replacement has been issued shall surrender the original certificate to the county treasurer or the department.

3. If a county treasurer mails vehicle registration documents which become lost or are damaged in transit through the United States postal service, the person to whom the documents were being sent may apply for reissuance without cost. The application shall be made with the county treasurer who originally issued the documents not less than twenty days from the date the documents were placed with the United States postal service. If the original documents are received after reissuance of duplicates, the original documents shall be surrendered to the county treasurer within five days of the time they are received.

[SS15, §1571-m5; C24, 27, 31, 35, §4886; C39, §5001.26; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, S81, §321.42; [81 Acts, ch 102, §1](#)]

[84 Acts, ch 1305, §51](#); [85 Acts, ch 209, §1](#); [99 Acts, ch 13, §6](#); [2000 Acts, ch 1016, §43, 47](#); [2004 Acts, ch 1013, §11, 35](#); [2005 Acts, ch 34, §4, 26](#); [2006 Acts, ch 1068, §11](#); [2008 Acts, ch 1113, §16, 21](#); [2008 Acts, ch 1124, §6](#); [2024 Acts, ch 1145, §11, 26](#)

Referred to in [§312.2, 321.52A, 331.557, 648.22A](#)

Surcharge imposed; [§321.52A](#)

2024 amendment to subsection 2, paragraphs a, c, and d effective January 1, 2025; [2024 Acts, ch 1145, §26](#)

Subsection 2, paragraphs a, c, and d amended